

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lisa Ann Spinnicchio
Charles Joseph Spinnicchio
Debtors

Case No. 13-00728-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: LyndseyPr
Form ID: 3180W

Page 1 of 3
Total Noticed: 59

Date Rcvd: May 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2018.

db/jdb +Lisa Ann Spinnicchio, Charles Joseph Spinnicchio, 113 Farmington Dr,
Jacobus, PA 17407-1242
cr +Citibank, N.A., as trustee for CMLTI Asset Trust, c/o Fay Servicing, LLC,
3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
cr +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
cr +PennyMac Loan Services, LLC, C/O Aldridge Pite, LLP, Fifteen Piedmont Center,
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
mdmmp +Robert L Knupp, 407 North Front Street, PO Box 630, Harrisburg, PA 17108-0630
4284683 +Buckley Madole, P.C., 9441 LBJ Freeway, Suite 250, Dallas, TX 75243-4640
4263939 +CAPITAL ONE AUTO FINANCE, 9441 LBJ FREEWAY, SUITE 350, DALLAS, TEXAS 75243-4652
4334668 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
5063601 +Citibank, N.A., Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
5063602 +Citibank, N.A., Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006,
Citibank, N.A., Fay Servicing, LLC 75006-3357
4327159 Figi's Inc., Attn: Recovery Operations, PO Box 7713, Marshfield, WI 54449-7713
4261369 +Figis Inc, 3200 S Central Ave, Marshfield, WI 54404-0002
4261374 +Jacobus Lions Ambulance, PO box 726, New Cumberland, PA 17070-0726
4261375 +K. Jordan, PO Box 2809, Monroe, WI 53566-8009
4316020 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #200, MOORPARK, CA 93021-2602
4261377 +Pediatric Care of York, 2675 Joppa Road, York, PA 17403-5160
4261378 +Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
4261379 +QVC, PO Box 1900, West Chester, PA 19380-0146
4261382 +Shop Now, PO box 2852, Monroe, WI 53566-8052
4261383 +Stoneberry, PO Box 2820, Monroe, WI 53566-8020
4261384 +Thrift Savings Plan, Po Box 385021, Birmingham, AL 35238-5021
4261387 +Wellspan Health / York Hospital, 1001 S. George Street, York, PA 17403-3676
4492140 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: AISACG.COM May 29 2018 22:58:00 Capital One Auto Finance,
c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
cr EDI: AISACG.COM May 29 2018 22:58:00 Capital One Auto Finance c/o AIS Portfolio Service,
P.O. BOX 4360, Houston, TX 77210-4360
cr +EDI: PRA.COM May 29 2018 22:58:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
4283146 EDI: AIS.COM May 29 2018 22:58:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4261363 +E-mail/Text: AEPpcreditdept@amerimark.com May 29 2018 19:04:37 Amerimark Premier,
PO Box 2845, Monroe, WI 53566-8045
4895506 EDI: BANKAMER.COM May 29 2018 22:58:00 Bank of America, N.A., PO Box 31785,
Tampa, FL 33631-3785
4261365 EDI: CAPITALONE.COM May 29 2018 22:58:00 Cap One, Po Box 85520, Richmond, VA 23285
4261364 +EDI: CAPITALONE.COM May 29 2018 22:58:00 Cap One, 26525 N Riverwoods Blvd,
Mettawa, IL 60045-3440
4261366 +EDI: CAPITALONE.COM May 29 2018 22:58:00 Cap1/Rmstr, 26525 N Riverwoods Blvd,
Mettawa, IL 60045-3440
4261367 +EDI: CAPONEAUTO.COM May 29 2018 22:58:00 Capital One Auto Finan, 3901 Dallas Pkwy,
Plano, TX 75093-7864
4604637 +EDI: AISACG.COM May 29 2018 22:58:00 Capital One Auto Finance,
c/o AIS Portfolio Services LP, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
4317529 EDI: BL-BECKET.COM May 29 2018 22:58:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4273506 +EDI: BASSASSOC.COM May 29 2018 22:58:00 Capital One, N.A., Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
4261368 +EDI: CITICORP.COM May 29 2018 22:58:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
4261370 +EDI: RMSC.COM May 29 2018 22:58:00 Geccrb/Care Credit, 950 Forrer Blvd,
Kettering, OH 45420-1469
4261371 EDI: RMSC.COM May 29 2018 22:58:00 Geccrb/Jcp, Po Box 984100, El Paso, TX 79998
4261372 +EDI: RMSC.COM May 29 2018 22:58:00 Geccrb/Sams Club, Po Box 965005,
Orlando, FL 32896-5005
4334919 +EDI: HFC.COM May 29 2018 22:58:00 HSBC Mortgage Services, Inc., PO Box 21188,
Eagan, MN 55121-0188
4261373 +EDI: HFC.COM May 29 2018 22:58:00 Hfc - Usa, Po Box 9068, Brandon, FL 33509-9068
4313738 +EDI: OPHSUBSID.COM May 29 2018 22:58:00 KEYSTONE RECOVERY PARTNERS, SERIES II,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4261376 +EDI: CBSKOHL.S.COM May 29 2018 22:58:00 Kohls/Capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
4312945 EDI: PRA.COM May 29 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4507991 EDI: PRA.COM May 29 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4507992 EDI: PRA.COM May 29 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4280358 +E-mail/Text: bankruptcy@purchasingpower.com May 29 2018 19:04:33 Purchasing Power, 1375 Peachtree Street, Suite 555, Atlanta, GA 30309-3109
4261380 +EDI: SEARS.COM May 29 2018 22:58:00 Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
4261381 +EDI: CBS7AVE May 29 2018 22:58:00 Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
4461700 EDI: AGFINANCE.COM May 29 2018 22:58:00 Springleaf Mortgage Services, Inc., as agent, Springcastle America Funding Trust, P.O. Box 3251, Evansville, IN 47731-3251
4461701 +EDI: AGFINANCE.COM May 29 2018 22:58:00 Springleaf Mortgage Services, Inc., as agent, Springcastle America Funding Trust, P.O. Box 3251, Evansville, IN 47731-3251, Springleaf Mortgage Services, Inc. 47731-3251
4273072 +E-mail/Text: bncmail@w-legal.com May 29 2018 19:04:28 TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4282804 +E-mail/Text: bncmail@w-legal.com May 29 2018 19:04:28 TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
4261385 +EDI: WTRRN BANK.COM May 29 2018 22:58:00 Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673
4261386 +EDI: BLUESTEM May 29 2018 22:58:00 Webbnk/Fhut, 6250 Ridgewood Roa, Saint Cloud, MN 56303-0820
4294448 +E-mail/Text: kcm@yatb.com May 29 2018 19:04:00 YORK ADAMS TAX BUREAU, PO BOX 15627, YORK PA 17405-0156
4261388 +E-mail/Text: kcm@yatb.com May 29 2018 19:04:00 York Adams Tax Bureau, 1405 N. Duke Street, PO Box 15627, York, PA 17405-0156
4306650 EDI: ECAST.COM May 29 2018 22:58:00 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4266783 PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, REMOVED PER ENTRY #136
cr* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
cr* ECast Settlement Corporation, PO Box 28136, New York, NY 10087-8136
cr* +TD Bank, USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
cr* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262
4492141* eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

TOTALS: 1, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2018 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Capital One Auto Finance ASwartz@mwc-law.com, ecfmail@mwc-law.com
Bass and Associates PC on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Dawn Marie Cutaia on behalf of Debtor 1 Lisa Ann Spinnicchio dmcutaia@gmail.com, cutaialawecf@gmail.com;r46159@notify.bestcase.com
Dawn Marie Cutaia on behalf of Debtor 2 Charles Joseph Spinnicchio dmcutaia@gmail.com, cutaialawecf@gmail.com;r46159@notify.bestcase.com
Harry B Reese on behalf of Creditor PennyMac Loan Services, LLC harry.reese@pkjllc.com, chris.amann@pkjllc.com;nick.bracey@pkjllc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.raynor-paul@pkallc.com
Jill Manuel-Coughlin on behalf of Creditor Pennymac Holdings, LLC jill@pkjllc.com, chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com;mary.raynor-paul@pkallc.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Jill Manuel-Coughlin on behalf of Creditor BANK OF AMERICA, N.A. jill@pkjllc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com
Jill Manuel-Coughlin on behalf of Creditor PENNYMAC HOLDINGS, LLC BY PENNYMAC LOAN SERVICES,
LLC, ITS SERVICING AGENT jill@pkjllc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com
Jill Manuel-Coughlin on behalf of Creditor PennyMac Holdings, LLC jill@pkjllc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com
Joshua I Goldman on behalf of Creditor PennyMac Loan Services, LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor American General Mortgage Loan Trust 2009-1 by
PennyMac Loan Services LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin T McQuail on behalf of Creditor Capital One Auto Finance ecmail@mwc-law.com
Martin A Mooney on behalf of Creditor Capital One Auto Finance aheight@schillerknapp.com,
kcollins@schillerknapp.com;tshariff@schillerknapp.com;cmack@schillerknapp.com
Thomas I Puleo on behalf of Creditor PENNYMAC HOLDINGS, LLC BY PENNYMAC LOAN SERVICES, LLC,
ITS SERVICING AGENT tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
William Edward Miller on behalf of Creditor PennyMac Loan Services, LLC
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 17

Information to identify the case:

Debtor 1 **Lisa Ann Spinnicchio**
First Name Middle Name Last Name
Debtor 2 **Charles Joseph Spinnicchio**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-00728-RNO**

Social Security number or ITIN **xxx-xx-6074**
EIN --_-----
Social Security number or ITIN **xxx-xx-1797**
EIN --_-----

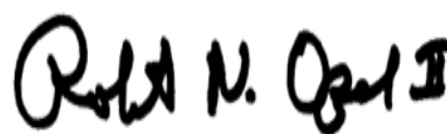
Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisa Ann Spinnicchio

Charles Joseph Spinnicchio

**By the
court:**May 29, 2018

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: LyndseyPrice, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.